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**4 SEM TDC MIFI 4 (Sp)**

**2015**

( May )

**COMMERCE**

( Speciality )

Course : 404

( **Microfinance** )

Full Marks : 80

Pass Marks : 32

Time : 3 hours

*The figures in the margin indicate full marks  
for the questions*

1. Answer the following questions as directed : 1×8=8

(a) Microfinance is provided by NGO.

(Write True or False)

(b) Write the full form of PCARDB.

(c) What is Rotating Savings and Credit Association?

- (d) Md. Yunus has designed an experimental credit programme in the year —.

(Fill in the blank)

- (e) Mention one eligibility criteria of Revolving Fund Assistance.
- (f) Write one objective of NABARD.
- (g) A company formed under Sec. 25 of the Companies Act, 1956 is a profit making organization.

(Write True or False)

- (h) Micro-credit has all the features of microfinance.

(Write True or False)

2. Write short notes on any *four* of the following : 4×4=16

- (a) Cooperative
- (b) Role of Grameen Bank in inclusive growth
- (c) Characteristics of NGO
- (d) SIDBI
- (e) SEWA
- (f) Commercial banks as microfinance institutions



3. (a) Discuss about the evolution of microfinance in India. 14

Or

- (b) Define livelihood. Explain the role of microfinance in the promotion of livelihood. 4+10=14

4. (a) Discuss about the MFI (Development and Regulation) Bill, 2012. 14

Or

- (b) Discuss the role of RBI as facilitator of microfinance services.

5. (a) What is financial inclusion? Discuss the importance of financial inclusion in rural India. 4+10=14

Or

- (b) Explain how microfinance services can help in women empowerment. 14

6. (a) What is RMK? Critically analyse the role of RMK in the context of microfinance. 4+10=14

Or

- (b) What is micro-insurance? Discuss the role of micro-insurance in socio-economic development of our country. 4+10=14

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